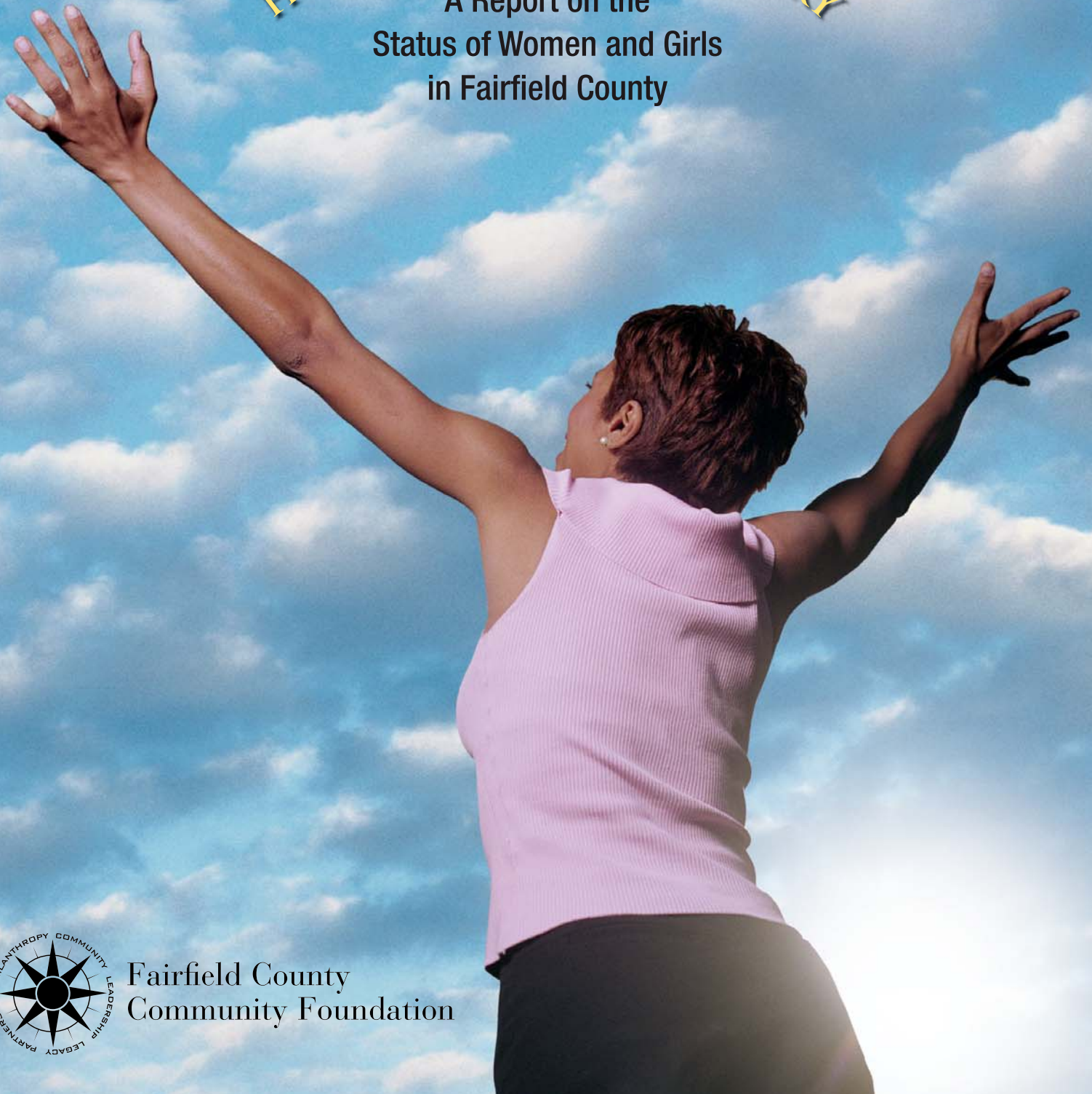


The Fund for Women and Girls

HOLDING UP HALF THE SKY

A Report on the
Status of Women and Girls
in Fairfield County



Fairfield County
Community Foundation



FOREWORD



“Women hold up half the sky” is a Chinese proverb affirming women’s equal contribution to the human experience. However, in Fairfield County, many women and girls lack the opportunity to achieve their potential because they are unable to meet even their most fundamental needs.

In order to present a framework for examining these unmet needs, the Fund for Women and Girls has undertaken the first comprehensive study of women and girls in our region. The results are presented in this report, *Holding Up Half the Sky: A Report on the Status of Women and Girls in Fairfield County*.

During the last year, the Fund for Women and Girls conducted focus groups, sent surveys and gathered data on a variety of issues and challenges affecting women and girls in the 23 communities that comprise Fairfield County. In issue after issue that we researched, images of two very distinct counties emerged. One image portrayed women and girls with exceptional achievement, affluence and security. The second image revealed women and girls with insufficient wages, training, health care and physical safety to achieve a long-term, stable economic position in one of the most expensive counties in the United States.

The women whom we met and interviewed are working toward safer, healthier and more stable lives for their families, but they lack the basic tools and opportunities that they need to succeed. As one of these women said, “I am afraid for myself and my family because I am always one problem away from financial disaster.”

The Fund for Women and Girls will focus its work in the next few years on addressing targeted issues affecting low-income working women throughout the region. Our goal is to enable these women to achieve long-term economic security. We hope that this report will be a valuable tool for:

- Inviting decision makers in the public, private and nonprofit sectors to collaborate on addressing the needs of women and girls;
- Inspiring women throughout Fairfield County to support philanthropic investments in the lives of area women and girls; and
- Informing the grantmaking, planning and leadership efforts of the Fund for Women and Girls so that our work is strategic and measurable.

We invite you to engage with us in finding innovative solutions to these challenges. Investing in a promising future that turns dreams into realities will enable the women and girls of Fairfield County to “hold up half the sky” and be vital members of our community.

Catherine Kalkstein
Fund Director

Mary Lee Kiernan
Fund Co-Chair

Lindsay Reimers
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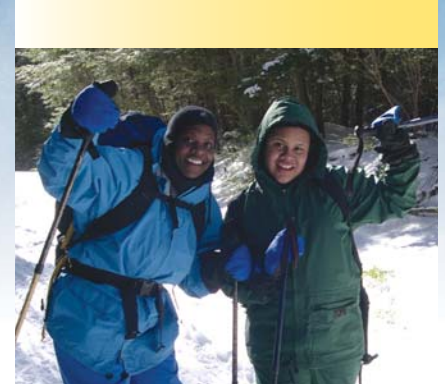
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REPORT OVERVIEW



Through our in-depth research conducted in 2006-2007, we have concluded that the most critical need of women and girls in Fairfield County is economic security for low-income working women, especially single working mothers. Due in part to the high cost of living in our area, economic security was a recurring theme in almost every avenue of our research. As the most economically vulnerable population in our region, low-income working women need jobs with fair wages and benefits that will support high quality child care, stable housing, health care, as well as the education and skills necessary to improve their position over the course of their lives. A position of economic security enables women and children to move beyond a daily struggle of making ends meet and trading one basic need, such as food, medicine or rent, for another.

“There are a lot of people who don’t know about these issues. The Fund for Women and Girls should educate people about the problems that are right next door.”

FUND FOR WOMEN AND GIRLS DONOR

While the gender wage gap between men and women is slowly decreasing, as of 2005, full time working women in Fairfield County still earned only 70% of their male counterparts. If a male in this region earns \$50,000, then a female is paid \$35,000—a \$1,250 difference per month. In addition, while female-headed households are a growing portion of the region’s labor market, under educated working women in historically low-skill, low-wage jobs have little opportunity for occupational advancement and higher earnings. In addition, the median income for women is insufficient to meet basic needs in this region.

Access to higher education and skills training, which provide the best opportunity for improved earning potential for low-income women and girls, is limited by a considerable academic achievement gap in Fairfield County, especially for African Americans and Latinos in urban areas. As our focus group members confirmed, low educational attainment among young women is compounded by poor self-esteem, below-average literacy rates and risky behaviors. In addition, we saw

an alarming trend of more girls entering the juvenile justice system. The long-term effect of economically struggling families on the physical, educational and emotional well-being of young girls is significant.

Due to the cost of living in Fairfield County, the economic security of low-income working women is also adversely affected by the high costs of child care, housing and health care. Child care for working women is the largest expense in their monthly budget. Quality child care that provides crucial school readiness for low-income children is often beyond reach for these women, restricting their job choices and opportunities for advancement. Permanent affordable housing, a critical asset to wealth development, also eludes low-income working women, and the area rental market is becoming increasingly out of reach. Because of their lower job levels, many women do not have access to employer-related health benefits and find themselves, as the family caretaker, with little or no health insurance and sometimes unmanageable out-of-pocket medical expenses for themselves or their family. We also noted disturbing trends among African American and Latina women regarding major diseases and prenatal care. Our concern is that high workforce costs will contribute to long-term community and social costs by trapping under-skilled women in low-wage jobs.

In addition, our survey respondents and focus group members admitted a frequently unspoken issue that threatens economic security: the absence of physical safety for women and girls and the growth of intimate partner violence. Our focus group respondents identified these issues as being highly prevalent in our community and were considered as important as health and education.

Despite the variety of challenges for women and girls that the research revealed, there is potential for significant improvement in this region. The commitment of women in Fairfield County to their communities, as evidenced by their civic participation, their philanthropy and their volunteerism, means that local women are well positioned to bring about change for the benefit of low-income working women and girls.



EMPLOYMENT AND EARNINGS

Women in the Workforce

Fairfield County, Connecticut is one of the most prosperous counties in the U.S. However, within this prosperous region are segments of the population in significant economic distress. Many families with low incomes and female-headed households have difficulty finding affordable housing, paying their bills, staying healthy and taking care of their families. Finding a job that pays a livable wage in our county is nearly impossible for those without a higher level of education, training and/or mobility. As one of our local human service providers explained, “There are jobs in Fairfield County, but there is a shortage of jobs that will help you do well.”¹

***“There are jobs in Fairfield County,
but there is a shortage of jobs
that will help you do well.”***

LOCAL SERVICE PROVIDER

Our region's economy is currently expanding at a modest pace, though at a slower rate than the national and New York City economies.² Between 2000 and 2005, the biggest gains in employment were found in construction (24.8% increase); finance, insurance and real estate (12.5% increase); and arts, entertainment, recreation, accommodation and food services industries (14.9% increase).³

Forecasts for job growth by the Connecticut Department of Labor focus on two areas: “jobs that require on-the-job training, college coursework or a bachelor's degree, and jobs that have little or no skill requirements. More than half of new jobs will require a post-secondary education, but the majority of replacement openings will require only entry level skills.”⁴ Growth in high-skill jobs could present an opportunity for better pay and greater economic security for women, but only if they attain the education and training in specific skills needed to compete for these jobs.

In Fairfield County's labor market, women demonstrate a strong work effort and above-average earnings. In 2005, females comprised 51.2% of the total population of 884,050 and 46% of the county's workforce of 457,273.⁵ Of those women in the workforce, 44.3% were single (never married, widowed or divorced), and the unemployment rate for females in our county 16 years and older was 6%.⁶ Nationally, the median annual income for women with full-time, year-round employment is \$32,168; in Connecticut it is \$40,544; and in Fairfield County it is significantly higher at \$45,070.⁷ Pockets of exceptionally high income, however, coexist with income levels at the lowest end of the spectrum. While the median family income in 2005 was more than \$88,000, more than one in four families had incomes below \$50,000.⁸

Furthermore, the high cost of living in Fairfield County makes these relatively high income levels far less meaningful. The Connecticut Legislature's Permanent Commission on the Status of Women (PCSW) developed a “self-sufficiency standard” that measures how much income is required for a family to adequately meet its basic needs without any public or private assistance.⁹

PCSW estimates that the self-sufficiency standard for a family of three (one adult, one preschooler and one school-age child) in Stamford would be \$61,393 (\$29.07 hourly) and in the Greater Danbury Area would be \$58,202 (\$27.56 hourly).¹⁰ As of January 1, 2007, the Connecticut minimum wage rate was \$7.65 per hour, putting full-time minimum wage earnings at \$15,912 (before taxes and tax credits), which is roughly a quarter of what a family should have to meet its basic needs in our region. This is also just under the new 2007 poverty guideline for a family of three released by the United States Department of Health and Human Services at \$ 17,170.¹¹ Unfortunately the Connecticut self-sufficiency level of income for a single parent with two children increased by almost half between 1999-2005.¹²

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The Wage Gap

Women face a substantial wage gap due to three factors: gender segregation in the labor market that funnels men into “men’s” work and women into “women’s” work; the reluctance of employers to train or promote women because they may leave due to family obligations; and the greater likelihood of women taking on part-time, lower paying work to accommodate family responsibilities.¹³

In 2004, women made 76.5 cents for every dollar men earned across the country, and in Connecticut, women earned 71.5 cents for every dollar men earned.¹⁴ In a ranking of states based on the ratio of women’s to men’s earnings, Connecticut ranked 43rd.¹⁵ These factors make women more likely to be long-term, low-wage earners and less likely than men to move out of low-wage jobs.¹⁶

“I am scared for my son and my loved ones. It is real what we deal with. Times are tough. We might fall apart and not have the means to provide for each other. If I fail and don’t make it through, my son shouldn’t have to suffer the consequences.”

CLIENT OF LOCAL SERVICE PROVIDER

“There is a segment of the population in Fairfield County—particularly single mothers—that is unable to put together the combination of building blocks needed for long-term economic security.”

LOCAL SERVICE PROVIDER

A review of earnings in Fairfield County revealed the same pattern. Females earned approximately 70 cents for every dollar earned by males working full time in 2005.¹⁷ This gap widened by 64% in Fairfield County during the period from 2002-2005, while it remained stable in Westchester County, Connecticut and the nation. Male median full time earnings increased by 26.9%, while female median full time earnings increased by only 15.3%.¹⁸ A male earning \$50,000 saw his salary jump to \$63,450 during this period. Yet a woman who is paid 70% of a man’s salary, or earning \$35,000, saw her earnings increase to only \$40,355—a difference of \$1,925 per month. During the same period, the wage gap for part-time workers also widened. Male median earnings increased 3.8% while female median earnings decreased 1.8%. Again, this increasing divergence was not observed in nearby Westchester County, in the state or across the country.¹⁹ A substantial wage gap persists across all occupations and industries in Fairfield County, and at all levels of educational attainment.²⁰ As the Institute for Women’s Policy Research (IWPR) has noted, when accumulated over many years, “the losses to women and their families due to the wage gap are large and can be devastating.”²¹



ECONOMIC SECURITY

The New Paradigm

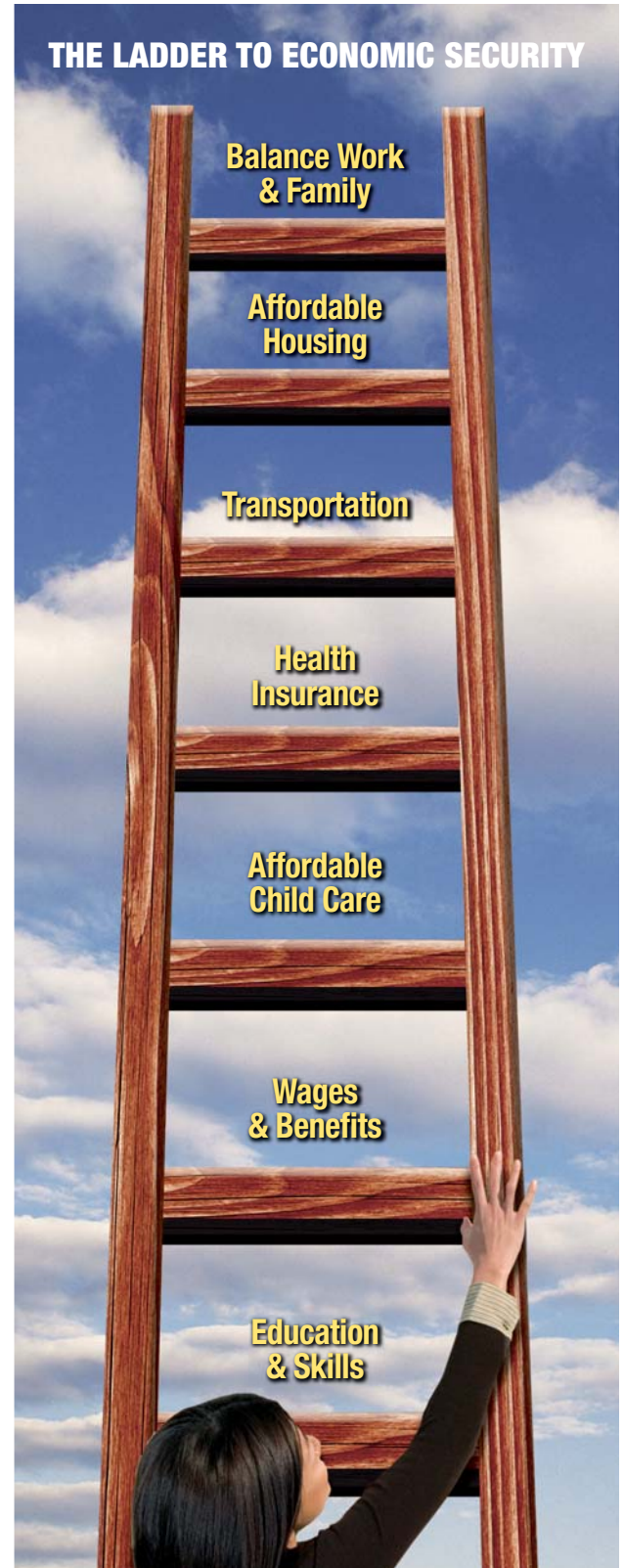
“Economic insecurity is the new paradigm for women in Fairfield County,” according to FSW, a family service agency in Bridgeport.²² There is a segment of the population in Fairfield County—particularly single mothers—that is unable to put together the combination of building blocks needed for long-term economic security.²³ This cycle forces women to spend time meeting basic needs such as food, health care, housing and child care, leaving little time to work toward economic security, such as saving, investing in training or education, or buying a home.²⁴ PCSW has illustrated the variety of steps needed to break this cycle in the ladder diagram on this page.²⁵

Poverty statistics and demographic trends confirm the economic insecurity facing women in this region. In addition to women earning less, they carry a disproportionate share of family obligations and live longer.²⁶ While the poverty rate for Fairfield County has remained at about 7%, female-headed families are the largest segment of this group with over 18% living in poverty.²⁷

According to PCSW, women in Fairfield County between the ages of 35 and 44 are most likely to live in poverty, followed by women between the ages of 55 and 64.²⁸ The human service providers among our survey respondents noted the increase in single-parent families headed by women, the growth in the Latino population in poverty and the growth in the number of older women who are struggling.²⁹ Additionally, statewide data indicates that Latina women across all age groups are more likely to live in poverty than women of other racial/ethnic groups, and that 41% of Latina women age 65 and over lived in poverty in 2004.³⁰

The Impact of Poverty on Children

The impact of a mother's poverty on a child's well-being is substantial and mirrors the distribution of race and ethnicity across the state. The child poverty rates in Fairfield County's four urban centers are greater than the statewide average of 8.5%: Bridgeport (25.1%), Danbury (9.0%), Norwalk (9.9%) and Stamford (8.9%).³¹ In Fairfield County, 86% of children or nearly nine out of ten children eligible for free or reduced-priced lunches reside in these four cities.³² The number of children



Readapted from PCSW, *Women and Economic Security: Hard to Get, Hard to Keep*, 2006.

THE FUND FOR WOMEN AND GIRLS



participating in the state's food stamp program is increasing across the county due to an increase in poverty and a decrease in food resources.³³

Almost one in five female-headed households in Fairfield County with related children under the age of 18 earned income that placed them below the poverty level in 2005.³⁴ The picture gets dramatically worse in households with young children. In 2005, 44.5% of female-headed families with children under age five were living in poverty.³⁵ This is up from 31.2% in 2000.³⁶ The financial situations of these families show considerable instability, and many of these women worry that they are candidates for economic disaster. Since women generally earn less than men and are less likely to own homes, single mothers have fewer assets to fall back on.³⁷

“No one wants to help because I don’t have a job. I can’t get a job without child care and I can’t afford child care without a job.”

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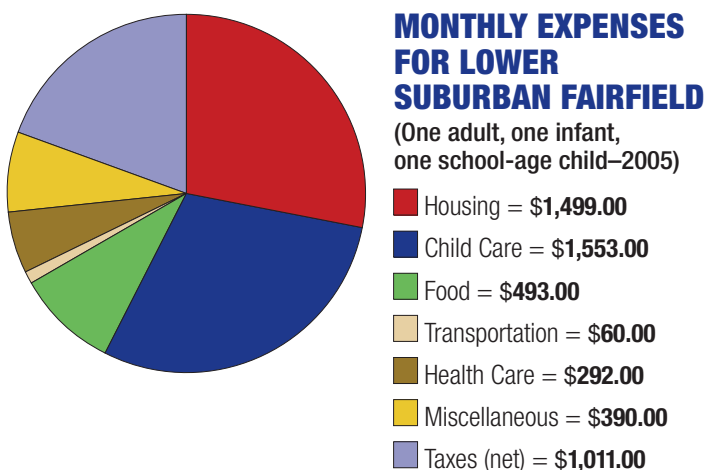
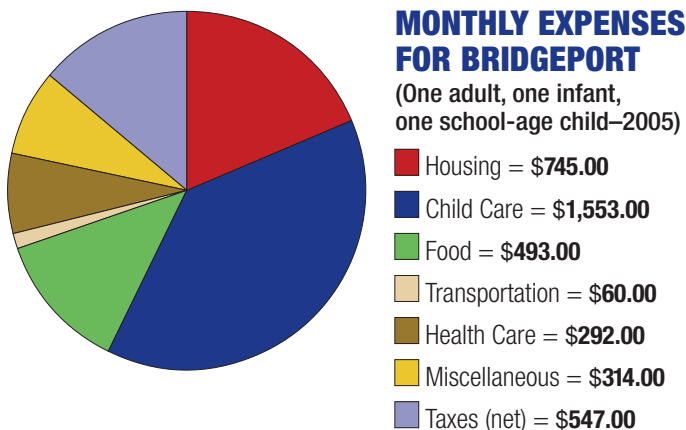
Child Care

The care of children and other family dependents often falls upon women regardless of their age, economic status or race. The primary concerns regarding child care choices for most women are cost, safety and quality. Especially for low-income working women unable to access informal caregiving close to home, affording and accessing licensed care can create a vicious economic cycle. One of the clients we interviewed said, “I am an engineering technician and I’m qualified for jobs, but I can’t get a job without child care and I can’t afford child care without a job.”³⁸

For working mothers, child care can be the first decision in choosing employment and is often the difference in maintaining employment.³⁹ Many low-income mothers must take more than one job to make ends meet. An extended work schedule curtails their ability to care for their children without alternative child care options.

A study by IWPR shows that low-income working mothers with children 15 and under most commonly rely on relatives, parents or siblings for their primary child care arrangements, most likely due to the lower costs.⁴⁰ The study also finds that providing access to affordable, reliable and flexible child care is important and often essential for steady employment among low-income mothers with preschool-aged children.⁴¹

The pie charts on this page illustrate the allocation of expenses in a single working mother's monthly budget in both an urban area in the region (Bridgeport), and in suburban lower Fairfield County. Full-time licensed care in Fairfield County can represent 29-39% of a working mother's “basic needs” monthly budget, the single largest expense.⁴² This is a daunting statistic and an enormous financial burden for female-headed households. The monthly cost of child care for one preschooler and one school-age child in 2005 ranged from \$1,460 in Danbury to \$1,553 in suburban Fairfield County.⁴³ Between 1999-2005, the cost of child care for a single woman with one preschool and one school-age child increased 36%.⁴⁴





ECONOMIC SECURITY (CONT.)

As state income subsidies continue to fall short of what families need, licensed daycare is increasingly out of reach for low-income families. To help low-income families pay for child care during employment or educational training, the State of Connecticut continues to provide child care subsidies at a “market rate” through its assistance program, Care 4 Kids. However, due to state cuts in Care 4 Kids funding, child enrollment from 2000-2005 declined by 35%, despite parent waiting lists. In Fairfield County, enrollment for this period plummeted 43% from 6,202 to 3,550. In Bridgeport alone, enrollment declined by 50%.⁴⁵

Home Ownership

Home ownership is an important step in creating family wealth and economic security. Home ownership provides assets, collateral and credit status, all keys to financial stability. However, the median value of owner-occupied housing in Fairfield County in 2005 was \$475,000, greater than any other county in Connecticut. In the most recent ranking of all counties in the country by median value of owner-occupied housing, Fairfield County placed thirteenth in the nation.⁴⁶

With a median home price of \$475,500 and 91% of owner-occupied units valued at over \$200,000, owning a home is nearly impossible for Fairfield County women earning the median income of \$45,070.⁴⁷ From 2000 to 2005, the value of housing in Fairfield County rose 64.5%—much faster than in either the U.S. or the state as a whole—while wages increased less than

20%.⁴⁸ Home ownership is increasingly beyond the reach of low- and lower-median income residents in Fairfield County, particularly the working single mother.

Rental Market

The rental market should provide more affordable housing for those at the lower end of the income range. However, according to the National Low Income Housing Coalition, Connecticut has the sixth most expensive state rental market in the country, and Stamford-Norwalk has the most expensive rental market of all metropolitan areas in the nation in a ranking compiled in 2006.⁴⁹

“A family must earn an annual income of more than \$60,000 to be able to afford a typical apartment in lower Fairfield County.”⁵⁰ The federal Housing and Urban Development guidelines recommend that households spend no more than 30% of income on housing-related expenses. However, among Fairfield County renters, over 46% spend more than the recommended 30% of their income on housing.⁵¹ According to the Affordable Housing Action Collaborative, some renters pay close to 60% of the monthly income on rent.⁵² Public housing is the last resort for many low-income households. Several Fairfield County Housing Authorities, agencies that manage public housing in our county, report that over 70% of their occupants are female-headed households.⁵³

Fairfield County Affordable Rental Housing Status

	Fair Market Rent* 2 bedrooms	Annual Income Needed**	Hourly Wage Needed***	Hours per Week at Minimum Wage	Teacher Salary 5 Years Experience
Bridgeport	\$1,024.00	\$40,960.00	\$19.69	106	\$44,502.00
Danbury	\$1,267.00	\$50,680.00	\$24.37	132	\$50,666.00
Norwalk/ Stamford	\$1,592.00	\$63,680.00	\$30.62	165	\$47,610.00

* Fair market rent is a standard established annually by the US Department of Housing and Urban Development (HUD).

**Determined by taking the Fair Market Rent and calculating what income is needed for housing to qualify as affordable, per HUD's 'affordable' housing definition of housing equaling no more than 30% of annual income.

***Using HUD's 30% of income definition, and assuming a 40-hour work week, 52 weeks per year.

Source: National Low Income Housing Coalition, *Out of Reach*, 2006

Note: Teacher salaries for 2006-07.

EDUCATION



The Need for Education

Higher education for women is a critical part of attaining financial stability. College graduates age 25 and older earn almost twice as much as workers with only high school diplomas.⁵⁴ Similarly, educational attainment is critical for employment in the U.S.: high school drop-outs are unemployed at a rate four times higher than high school graduates.⁵⁵

Positive youth development programs for girls and the opportunities they provide to promote self-worth, to glimpse at successful futures and build life skills are still cited as vitally important.

Education and skills remain one of the key steps in the “ladder to economic security” in Connecticut.⁵⁶ For full-time work, women without a high school degree earn an average of \$19,253 annually, while female high school graduates earn \$26,146, and college graduates earn \$41,715.⁵⁷

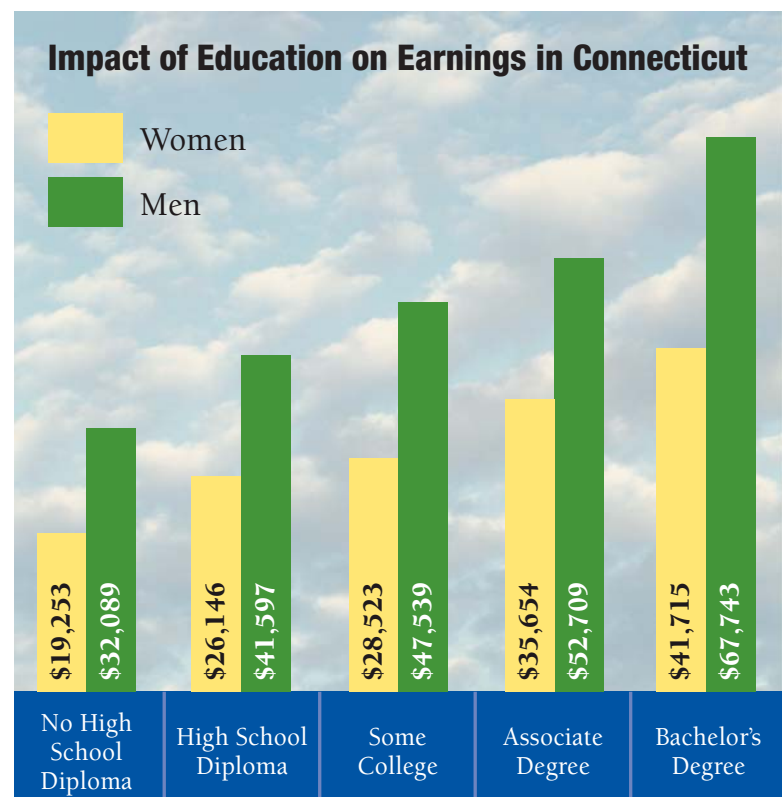
In Fairfield County, women are relatively well educated as a whole, but there are pockets of significant concern. According to the 2005 American Community Survey, 48.6% of Fairfield County women held an associates degree or higher, compared with women in Connecticut (42.1%) and women across the country (34.0%).⁵⁸

However, according to PCSW in Connecticut, educational attainment by Latina and African American women is particularly poor in our state. Only 13.4% of African American women and 11.3% of Latinas have achieved a four-year college degree or more.⁵⁹ In addition, when women’s educational attainment is measured relative to men, Connecticut women fare poorly. According to a study by the Corporation for Enterprise Development, the state ranks 47th in the gap in college degree attainment between men and women.⁶⁰

Public high school student drop-out rates in urban Fairfield County are a real concern. While the *annual* statewide drop-out rate in 2003-2004 was 1.8% and the *cumulative* drop-out rate for the Class of 2004 was 8.8%,⁶¹ urban Fairfield County fared far worse. The *annual* drop-out rate of high school students in Bridgeport was 4.8% in 2003-2004, and the *cumulative* drop-out rate for students in Bridgeport’s Class of 2004 was 25.9%.⁶²

Similarly, Danbury, Norwalk and Stamford show cumulative drop-out rates that are significantly higher than state averages.⁶³ Fortunately, drop-out rates across the state have been decreasing for all students since 2000, and are historically lower for females.⁶⁴

A look at other educational metrics by school districts across Fairfield County tells two very distinct stories. In order to compare issues across districts, the Connecticut Department of Education has divided the public school districts across the state into nine “District Reference Groups” (DRGs) that group public school students with similar socioeconomic status.⁶⁵ Fifteen



Source: PCSW, *Facts About the Status of Women in Connecticut*, 2005.



EDUCATION (CONT.)

of the 23 public school districts in Fairfield County rank in the highest two DRGs or reference groups (those with the two highest socioeconomic status), while all four of Fairfield County urban school districts rank in the bottom two DRGs.⁶⁶

The percentage of parents in the top two DRGs with a bachelor's degree or higher are 79.0% and 59.5%, while those percentages drop to 19.7% and 10.5% for the bottom two DRGs.⁶⁷ Only 2.1% and 4.6%, respectively, of the families in the top two DRGs did not speak English at home, whereas 22.3% and 31.6%, respectively, of the families in the bottom two DRGs did not speak English at home.⁶⁸ The data on kindergarteners with preschool education mirrors these huge differences.⁶⁹

Additionally, the achievement gap in Fairfield County as measured by test scores on the Connecticut Academic Performance Test and the Connecticut Mastery Test follows a similar pattern across urban and suburban Fairfield County.⁷⁰ According to the Connecticut Coalition for Achievement Now, the gap between Caucasian and African American students is 5% smaller for girls than boys statewide, but 68% smaller in Bridgeport.⁷¹ Race, ethnicity and class continue to be the most important factors in determining the achievement gap.⁷²

While education did not surface as the most distinctive or fastest-growing problem for women and girls in our focus groups and surveys, educators, service providers and other funders expressed serious concern about distinct issues for girls observed in the school context. These issues include continuing lack of self-esteem and self-respect, lack of life skills and financial literacy, and an increase in more violent and risky behaviors.⁷³ Positive youth development programs for girls and the opportunities they provide to promote self-worth, glimpse at successful futures and build life skills are still cited as vitally important by human service providers, policy makers, and funders across Fairfield County.⁷⁴

“Girls are the ‘biggest growth factor’ in the juvenile justice system in Fairfield County.”

LOCAL PHILANTHROPIST

Juvenile Justice

Where are the girls who are not in the school system full time? Our focus groups and survey work showed that girls are the “biggest growth factor” in the juvenile justice system in Fairfield County, and particularly noted an increase in girl-on-girl violence.⁷⁵ In addition, the treatment of girls in the juvenile justice system received significant criticism. As a leader in funding juvenile justice in this area said, “The need for local mental health services is the biggest issue for girls in the juvenile justice system, and girls are not being provided the gender-specific services they need. The juvenile justice system is a male model and does not work for girls.”⁷⁶

In assessing the spectrum of services for girls who are often in and out of the juvenile justice system in Connecticut, a recent study explained that there is no effective system of “gender-specific, strengths-based, trauma-informed, culturally competent, relationship-driven girl’s services” in the state.⁷⁷

“Over 500,000 Connecticut adults lack basic skills in reading, writing and computation.”

LOCAL SERVICE PROVIDER

Literacy

It is estimated that one in five Americans is illiterate and over 500,000 Connecticut adults lack basic skills in reading, writing and computation, according to the Connecticut State Department of Education.⁷⁸ However, “each year only a fraction of this population participates in the adult education programs offered throughout the state,”⁷⁹ despite waiting lists for such programs in Fairfield County.

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The primary focus of these programs in Connecticut is English as a Second Language (ESL) programs, followed by high school completion or equivalency programs (GED).⁸⁰ Across Fairfield County, census data tells us that a language other than English is spoken in 26% of our homes, and in 85% of those homes, English is spoken “less than very well.” However, this increases significantly in the four urban areas in the county. In Bridgeport this number rises to 42%, in Danbury to 41%, in Stamford to 40% and in Norwalk to 31%.⁸¹

“For a child to get educated, the parents, and most importantly the mom, need to put a high value on education and communicate that to their children.”

LOCAL SERVICE PROVIDER

Stamford’s Literacy Volunteers of America (LVA) observed that “two thirds of the LVA clients are women, but child care and transportation are the biggest barriers to engaging in literacy education. Domestic relationships are also a significant barrier for women because partners are not supportive of education, an issue that is more important in some cultures than others.”⁸²

Preparing for 21st Century Jobs

The education of women and girls still reflects traditional assumptions about women’s employment paths. According to PCSW, seven in 10 women in the state are employed, and two-thirds of these women work in only two occupational categories, “technical/sales and administrative support” and “service.”⁸³ These occupational categories that are traditionally filled by women are “historically undervalued and continue to be underpaid.”⁸⁴

Census Bureau data show that in 2005 in Fairfield County, there were six men for every one woman in architecture and engineering occupations, and almost twice as many men as women in management, business and financial occupations.⁸⁵ Recent enrollment at the University of Connecticut evidences the same trend, according to PCSW. While 53% of the students at the University of Connecticut in the fall of 2005 were women, the

report indicated that “male students outnumber female students in engineering and business, ultimately leading to careers in structural engineering, mechanical engineering, management, accounting and finance, where women are similarly outnumbered in the workforce.”

The majors chosen by students enrolled at Norwalk Community College (NCC) also show that far more males than females are training for occupations that will lead to higher wages and greater economic self-sufficiency. Among other efforts, NCC is utilizing a grant to encourage females to enter nontraditional fields.⁸⁶ The many benefits of entering nontraditional occupations include “more employment choices, economic independence because of higher wages, better benefits and career advancement because of marketable work skills.”⁸⁷



HEALTH AND WELL-BEING

Access to Health Care

While women have made great strides in attaining better health care in the U.S., a woman's health often reflects her economic status. Low-income women without access to affordable health insurance through employer-sponsored programs face unmanageable financial barriers to preventive care and treatment of chronic or unexpected illness for themselves and their families. Rising health care costs have outstripped their earnings, causing economic stress.⁸⁸

While it is promising that 87.5% of Connecticut women have public or private health insurance coverage,⁸⁹ access to employer-sponsored health insurance varies widely by job characteristics, such as "wage level, full-time work status, employment sector, and prior job tenure".⁹⁰ An overwhelming benefit of employer-provided insurance is that, all other job and personal characteristics being equal, low-income working mothers are three times more likely to stay on the job compared to those with other types of health insurance.⁹¹ In addition, employer-sponsored health insurance allows women to better manage monthly health costs and remains the most powerful determinant of the total family financial health burden.⁹²

Of those declaring bankruptcy for medical reasons in Connecticut, 56% were single women.

Unfortunately, however, a high proportion of low-income mothers are likely to either have public health insurance such as Medicaid or be uninsured. Among the uninsured female population, African American and Latina populations struggle most. Survey respondents and focus group participants noted that low-wage jobs put many single mothers just above the HUSKY eligibility line, leaving their children uninsured.

In 2004-2005 in Connecticut, approximately 141,000 (or 13%) of women ages 19-64 were uninsured, compared to 19% nationwide.⁹³ Because women earn less than men, female-headed households have proportionally higher out-of-pocket medical expenditures than male-headed households.⁹⁴ In 2004, a family of four earning \$54,000, with no employer-sponsored insurance, needed to earn an additional \$6,553 per year to cover health care

bills. If that family included a member in fair/poor health, the family needed to earn an additional \$9,268.⁹⁵ For female-headed households living at the margin or near poverty, the additional amount needed to cover out-of-pocket medical expenses can be a breaking point.⁹⁶ On top of these expenses, lost earnings due to personal illness or family caregiving responsibilities can make these women even more financially vulnerable and lead to bankruptcy. Of those declaring bankruptcy for medical reasons in Connecticut, 56% were single women.⁹⁷

Smoking rates of African American and Latina women are increasing as tobacco companies continue to market to young minorities.

Diseases and Health Conditions

In Connecticut, the leading causes of death for women are major cardiovascular disease, cancer, diabetes, chronic lower respiratory illness and HIV/AIDS.⁹⁸ African American and Latina women are at greater risk for these diseases.⁹⁹ The prevalence of diabetes among this population segment is at least two to four times higher than for other women, and the rate of death for African American and Latina women has increased dramatically to a rate of 128.4 and 86.3, respectively, per 100,000, as compared to 53.5 for Caucasian women.

The common risk factors for these diseases, except for HIV/AIDS, are physical inactivity, obesity and smoking. Unfortunately, the Connecticut Women's Health Campaign notes that the smoking rates of African American and Latina women are increasing as tobacco companies continue to market to young minorities.¹⁰⁰ Racial and ethnic populations have also been disproportionately impacted by HIV/AIDS in Connecticut, with African American and Latina women together representing 70.2% of females with AIDS and 72.3% of females with the HIV infection.¹⁰¹

THE FUND FOR WOMEN AND GIRLS



“Young girls need the opportunity to see options other than early pregnancy. Youth programs need to offer them the chance to experience something other than what they know.”

LOCAL SERVICE PROVIDER

Pregnancy and Infant Wellness

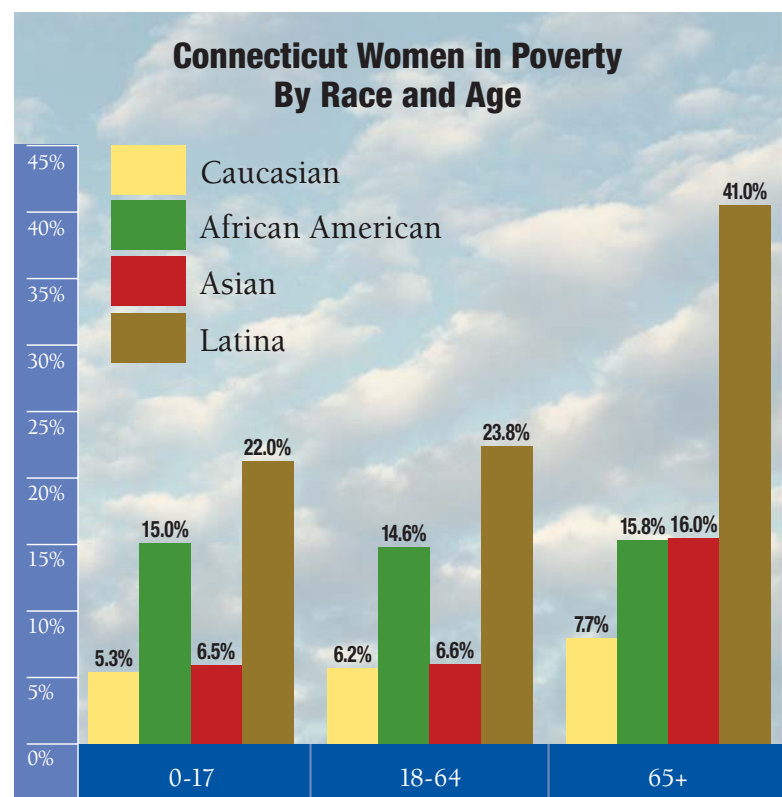
Reflecting a national trend, more women across Fairfield County are waiting longer to obtain prenatal care during pregnancy. The reasons include “could not get an appointment early in pregnancy, did not have enough money or insurance for a prenatal visit, doctor or health care would not cover early visits.”¹⁰² This trend was observed in both suburban and urban areas, with African American and Latina mothers twice as likely as Caucasian mothers to obtain prenatal care late in their pregnancies.¹⁰³

The rates of low-birth weight babies are remaining constant in Fairfield County. However, babies born to teen and low-income mothers are more likely to have low birth weight.¹⁰⁴ Infant mortality rates are also stable across the county, but significantly higher in the region's four urban areas. Most startling, Connecticut's infant mortality rate remains the highest in New England.¹⁰⁵ Teen births in Fairfield County declined in Bridgeport and Danbury between 2001 and 2005, but increased in Norwalk and Stamford.¹⁰⁶ Teen pregnancy in this region continues to correlate with poor academic achievement, low self-esteem, limited goals and individual or neighborhood poverty.¹⁰⁷

Teen pregnancy in this region continues to correlate with poor academic achievement, low self-esteem, limited goals and individual or neighborhood poverty.

Elderly

There are over 64,000 women age 65 and older in Fairfield County, representing 58% of the elderly population.¹⁰⁸ Because women tend to live longer than men, they experience greater poverty, chronic illness and clinical depression throughout old age. Low-income women are more likely to report problems paying for monthly prescriptions. Low-income, elderly women of color are at particular risk because they are more likely to suffer serious and long-term health problems than their Caucasian counterparts. Elderly African American women are twice as likely to live in poverty as Caucasian elderly women, and elderly Latina women are four times as likely.¹⁰⁹



Source: PCSW, Facts About the Status of Women in Connecticut, 2005.



VIOLENCE AND SAFETY

The Need for Physical Safety

Survey respondents indicated that physical safety and violence against women and girls are severe problems in the county, even more severe than health and education issues.¹¹⁰ They also indicated that the problem is getting worse, and that efforts to increase the physical safety of women and girls in Fairfield County are less than adequate.¹¹¹

The lack of physical safety, whether it occurs in her neighborhood, school, workplace or home, is a profound barrier to a woman's ability to participate in the economic and civic life of her community. Violence against women, which includes sexual assault, domestic violence, dating violence and stalking, affects not only women in the home, but also in the workplace, school and every arena of life.

Unfortunately, our understanding of this issue is hampered by a lack of accurate data that can be broken down by gender, race and ethnicity. Reliable data, especially for intimate partner violence, is elusive. This makes it difficult to understand the full scope of the problem and develop effective solutions.

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Violent Crime and Rape

Despite common perceptions, violence has declined overall, both regionally and statewide. From 1985-2004, the violent crime rate dropped 33.8% in the cities of Bridgeport, Danbury, Norwalk and Stamford. Even though the population in these four major cities in the county grew by 9.1%, violent crimes committed in those cities decreased by 27.8% during that same period.¹¹²

Intimate partner violence threatens both the physical and economic safety of women.

In Connecticut, nearly one out of four homicide victims was female in 2004, with Caucasian women comprising 16.1% of the overall total and African American women 10.3%. These percentages are very similar to what they were in 1985.¹¹³

Rape, predominately committed against women, comprised 6.75% of all violent crimes across the U.S. in 2005.¹¹⁴ In Connecticut, rape accounted for 7.3% of all violent crimes.¹¹⁵ Sometimes the perpetrator is a stranger, but often he is a spouse, boyfriend, neighbor or colleague. Rape is widely regarded as an underreported crime. National and regional statistics do not reflect the extent of the problem, nor how much it varies from jurisdiction to jurisdiction. According to Connecticut Sexual Assault Crisis Services, 4,326 victims were served by rape crisis centers across the state of Connecticut between July 2005 and June 2006.¹¹⁶ In Fairfield County between July 1, 2005 and June 30, 2006, the local sexual assault crisis centers in Bridgeport, Stamford and Danbury reported serving 1,175 rape victims, or 27% of all victims served in the state.¹¹⁷

Intimate Partner Violence

Intimate partner violence—acts perpetrated by spouses, partners and family members—disproportionately affects women and often goes unreported. National and local statistics verify the prevalence of intimate partner violence. In this region, there is no coordinated data collection strategy, so tracking and comparing information on victims of intimate partner violence is difficult.



However, a number of indicators reveal domestic violence is a real problem for women and girls in our region. Between July 2005 and June 2006, the 18 agency members of the Connecticut Coalition Against Domestic Violence provided services to 54,641 victims of domestic violence. The Coalition reported:

- 24,288 victims called their crisis hotlines;
- 1,065 women and 966 children were provided shelter services;
- 13,700 adult victims and 928 children were provided with non-shelter services;
- 36,658 victims were provided with court-based services;
- 1,324 victims were served through police department based services, and;
- 88,917 people were educated about the issue of domestic violence through a community education program.¹¹⁸

Intimate partner violence threatens both the physical and economic safety of women. Many abusers actively hinder women from working by making work-related threats or stalking them at work. If women are afraid to go to work, lose their jobs or quit their jobs because of threats, the health, economic and emotional well-being of those women and their families are at risk. Poverty and homelessness can result as well. It has been estimated that in addition to physical and psychological consequences, the economic cost of intimate partner violence is over \$5.8 billion a year nationally.¹¹⁹

***Of the teens in Fairfield County surveyed,
26% said they have been punched,
kicked or slapped by their partner
during the past 12 months.***

Teen Dating Violence

Dating violence isn't an argument every once in a while, or a bad mood after a bad day. It is a pattern of controlling behaviors that one partner uses to get and maintain power over the other. It can happen to anyone, no matter what race, religion, sexual orientation, or education/economic level. To augment national and statewide statistics on teen dating violence, members of the Peace Project at the Center for Youth Leadership at Brien McMahon High School in Norwalk surveyed Fairfield County teens. Among the 458 high school students who responded:

- 75% believe verbal abuse is a serious issue among their peers who are in a dating relationship;
- 42% said they do not see their friends as often as they would like because their partner is jealous of their friends;
- 41% said their partner always wants to know what they're doing and who they are doing it with;
- 26% said they have been punched, kicked or slapped by their partner during the past 12 months; and
- 16% said their partner has forced them into having sex during the past 12 months.



LEADERSHIP AND GIVING

Community and Business Leadership

There are a number of indicators that suggest women have the potential to bring about social and community change in Fairfield County for the benefit of women and girls. The presence of women in elected office is one of the most important routes to this progress, because women in elected offices have a powerful influence on the public policy agenda and legislative outcomes for women and girls.¹²⁰

Women in elected offices have a powerful influence on the public policy agenda and legislative outcomes for women and girls.

The executive branch of our state government currently has excellent representation by women, with a female governor, secretary of state, state comptroller and state treasurer.¹²¹ However, as recently as 2005, only 35% of the 85 agencies and departments in state government were headed by women, including five considered nontraditional appointments for women.¹²² Women also continue to be underrepresented on the 200 state boards and commissions, holding a little over one-third of the seats.¹²³ In addition, only one of Connecticut's seven Congressmen and U.S. Senators is a woman.

While the number of women in the state legislature has grown significantly in the last 20 years, that growth has leveled off since 1997.¹²⁴ After the November 2006 elections, 28% of the state representatives and 22% of the state senators were female.¹²⁵ There is only one female state senator from Fairfield County, and 29% of the state representatives in Fairfield County are female.¹²⁶ After those elections, women held the highest elected municipal office in only four of the 23 municipalities in Fairfield County.¹²⁷ When compared to the rest of the states in the nation, though, Connecticut ranks fourth on an index of women's political participation calculated by IWPR.¹²⁸

The increasing role and clout of women in business is also a positive trend for the status of women and girls. Across the country, women's business ownership increased between 1998 and 2002.¹²⁹ In Connecticut, 28% of all privately owned businesses are majority-owned by women. This number increased 46% between 1997 and 2006.¹³⁰

However, in 2006 Connecticut ranked 26th of all states in the number of private firms that were majority-owned by women, suggesting room for improvement.¹³¹ In Fairfield County, it is estimated that 24.1% of businesses are owned by women.¹³² Microenterprise businesses are a promising area for women because they create opportunities for those "who might have difficulty accessing business development services or credit through traditional means."¹³³ Microenterprise businesses in Connecticut accounted for 53% of all businesses in the state in 2005, and employed twice as many people as the top 25 employers in the state.¹³⁴

"I see philanthropy, the act of giving of our time and our money for the public good, as the greatest place of leverage for women and girls for our time."

TRACY GARY



From childhood through adulthood to retirement, women need skills and confidence to establish and maintain economic security throughout their lives.

Civic Engagement and Philanthropy

Civic engagement and philanthropy are powerful ways for women to influence the community agenda. While Americans are less likely to partake in certain types of civic engagement than they were 40 years ago, women are still more likely than men to get involved in their communities.¹³⁵

Engagement in civic activities, including volunteering, increases with education and income,¹³⁶ boding well for Fairfield County because of the relatively well-educated female population. A feeling of safety in one's neighborhood and knowing one's neighbors also increases women's civic engagement.¹³⁷ Women business owners are more likely to volunteer and encourage their employees to do the same.¹³⁸ In a ranking of states based on social capital or "community connectedness," Connecticut placed 18th, suggesting both progress and opportunity for improvement.¹³⁹

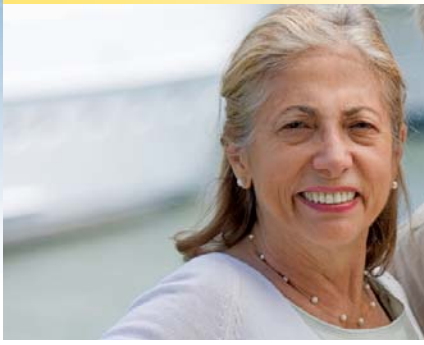
The philanthropic power of women in Fairfield County has great potential to shape the status of area women and girls. Fairfield County is the wealthiest county in the wealthiest state in the nation. Despite this wealth, Fairfield County is ranked among the 50 least generous counties in the country. It placed at 23rd from last in the percentage of discretionary income given to charity (5%).¹⁴⁰

However, women across the U.S. are increasingly involved in household philanthropy, a trend that is continuing,¹⁴¹ while self-made women are also increasing their philanthropy.¹⁴² In addition, Fairfield County is home to almost 900 private foundations—approximately 46% of the private foundations in the state—with assets of over \$3.5 billion. These private foundations awarded grants of over \$315 million in 2004¹⁴³—a potentially powerful force in supporting programs for women and girls.

In addition, there are now more than 100 funds across the country focused on issues faced by women and girls, including the Fairfield County Community Foundation Fund for Women and Girls, and, collectively, they have raised more than \$400 million in the last 15 years.¹⁴⁴

“Women need economic empowerment so they have the opportunity to choose their own destiny.”

LOCAL SERVICE PROVIDER



SHAPING THE FUTURE

A Community Agenda for Women and Girls

Based on our findings, the Fairfield County Community Foundation Fund for Women and Girls identified a variety of areas that could greatly benefit from a more strategic and collective investment in the lives of women and girls. The following list represents a community agenda for women and girls throughout the region that requires a multifaceted and well-researched effort by civic leaders, policy makers, educators, philanthropic sources and service providers.

***“You really can change the world
if you care enough.”***

MARION WRIGHT EDELMAN

Over the next few years, the Fund for Women and Girls will focus its efforts on a subset of this community agenda by investing and collaborating on those approaches that build economic security for low-income working women.

Increase Women's Earning Potential

- Provide access to educational and training programs that enable low-wage earning women to move to higher skilled jobs.
- Set the minimum wage at a level that is fair and livable.
- Strengthen pay equity by working with employers in Fairfield County to actively recruit women into male-dominated jobs that pay well compared with female-dominated jobs with lower pay.
- Make literacy, including financial literacy, a baseline skill for all women and girls. From childhood through adulthood to retirement, women need skills and confidence to establish and maintain economic security throughout their lives.

Reduce Women's Workforce Costs

- Provide more affordable, licensed child care. Stable child care helps create economic security for low-income working women. High quality early care and education programs that provide full-day care need to be expanded.

- Provide access to affordable permanent housing through programs that provide security deposit and rental assistance, as well as innovative transitional housing initiatives. Invest in publicly financed housing and explore a wider range of sources for funding and more inventive approaches to this fundamental need.
- Improve the health and well-being of women and girls throughout their lives. Invest in employer-based health insurance programs that increase access to life-saving screening and preventive care, ensuring that women stay healthy and get the medical assistance they need.
- Identify comprehensive approaches that help women and girls receive the services they critically need as they deal with physical safety and intimate partner violence.

Invest in Leadership

- Prepare adolescent girls for their futures through mentoring and leadership opportunities. Education and skills training in areas like technology can ensure that they will be ready for tomorrow's job market.
- Invest in women's and girls' leadership for a stronger regional future. Women are highly effective, yet significantly under-recognized as community builders and advocates. They are a powerful and untapped resource. The Fund for Women and Girls funded positive youth development programs for girls for five years and can provide examples of strong gender-specific programs. We believe these programs are vitally under-resourced.

Think Outcomes

- Improve regional data collection on women and girls of all races and ethnicities to better understand their varied needs and to more fully tap their potential.
- Develop models of outcome measurement and evaluation standards that capture the social and economic return on investing in women and girls.



Research Methodology

The research in this publication included both quantitative and qualitative data and information collected by staff and volunteers at the Fairfield County Community Foundation Fund for Women and Girls (FWG) and by the Rensselaerville Institute (RI). Data and information were collected in three ways:

1. **Surveys:** An electronic survey on the status of women and girls in Fairfield County was sent to over 370 nonprofit service providers, community leaders, governmental authorities, funders, corporations, volunteers and donors to FWG, with a response rate of 30%. This survey was sent to individuals who are from the 23 communities that comprise Fairfield County, Connecticut, and who have knowledge of the issues faced by women and girls that are typically studied by women's funds around the country. RI drafted and sent the surveys and compiled answers to the survey. RI also analyzed the results for overarching themes.
2. **Focus Groups:** Members of the same representative group that received the survey were invited to participate in focus groups. Over 50 individuals participated in four focus groups conducted by RI. The participants were grouped as follows: a) nonprofit service providers (including grantees of FWG and FCCF); b) community leaders, governmental authorities, funders and corporations; c) donors and volunteers; and d) women and girls who are clients of Family & Children's Agency, a nonprofit group providing a spectrum of services to families in need in Norwalk, Connecticut. Focus groups were facilitated by John La Rocca of RI. Mr. La Rocca analyzed the transcripts of the focus groups for overarching themes. Representative quotes that illustrate these themes are included in this publication in order to give meaning to the other data presented.
3. **Quantitative Data:** The quantitative data for this publication comes from a variety of sources obtained by staff at RI and by staff and volunteers of FWG. Much of the data comes from publications of the Permanent Commission on the Status of Women in Connecticut and the Institute for Women's Policy Research. Census data was obtained from the U.S. Census Bureau's American FactFinder on-line database, the 2005 American Community Survey. Census data was retrieved and compiled by staff at RI for observations about Fairfield County, Westchester County, Connecticut and the United States.

Statement of Limitations

The surveys and focus groups were designed to elicit insights and general trends, and were not designed to develop quantitatively precise or statistically significant data. There is a lack of current and consistent data on many key indicators of the status of women and girls in Fairfield County, largely because, unlike in many other states, there is no county government in the State of Connecticut. Other constraints included lags in data collection, data that was collected with different methods across jurisdictions or data that was not collected at all.

Acknowledgements

We acknowledge with gratitude the leadership of the Washington Area Women's Foundation and their *Portrait of Women and Girls in the Washington Metropolitan Area* as a source of inspiration and information for this publication. We also acknowledge with gratitude the thoughtful insights of Erica Williams, Policy Analyst at the Institute for Women's Policy Research, the staff at FCCF and the Executive Committee of the Fund for Women and Girls.



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The Fund for Women and Girls

About the Fund for Women and Girls

Even though females make up more than half of the population, only seven cents out of each charitable dollar is directed toward programs benefiting women and girls.

Established in 1998 by women for women, the Fund for Women and Girls is a permanent Field of Interest fund of the Fairfield County Community Foundation. Thanks to the generosity of individuals, companies and private foundations, we have become the largest women's fund in New England.

Each year, we award grants to support local programs that foster the economic, educational, physical, emotional and social growth of women and girls in Fairfield County. We also educate women about philanthropy, and engage them in creating change through collective, targeted giving.

Fund for Women and Girls Executive Committee

Catherine Kalkstein, Director,
Fund for Women and Girls

Mary Lee Kiernan and Lindsay Reimers, Co-Chairs,
Fund for Women and Girls

Mystique Johnston and Louise York, Co-Chairs,
Grant Awards Luncheon

Pat Kemp and Emery Sykes, Co-Chairs,
Research and Grants Committee

Virginia Meyer, Chair,
Grant Monitoring

About the Fairfield County Community Foundation *We help you make a difference in Fairfield County.*

By using our philanthropic expertise, your charitable giving becomes meaningful, easy and effective. We connect you to causes you are passionate about, share our community knowledge, provide professional financial management for fund assets, and handle all administrative tasks and reporting.

We also help local nonprofits improve their effectiveness and sustainability so they can get the most good from every dollar.

In addition, we launch countywide initiatives that bring together donors, nonprofit leaders, policy makers and experts to attack the root causes of regional problems.

Since our founding in 1992, more than 4,700 individuals, families, corporations and private foundations have invested in our region by establishing a fund, giving to an existing fund—like the Fund for Women and Girls—or supporting our leadership work.

We invite you to join them in making a difference, today and far into the future. To learn more, visit www.fccfoundation.org or call 203.834.9393.

Fund for Women and Girls Advisory Board

Lucy Ball

Kaye Barker

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Patsy Howard

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